

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jeremy Arron Klotz  
Crystal Ann Klotz  
Debtors

Case No. 14-05823-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: LyndseyPr  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 64

Date Rcvd: Aug 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2018.  
db/jdb

+Jeremy Arron Klotz, Crystal Ann Klotz, 245 East Spruce Street,  
Williamstown, PA 17098-1418  
4585878 Bureau Of Account Management, 3607 Rosemont Avenue Ste 502, PO Box 8875,  
Camp Hill, PA 17001-8875  
4585877 +Bureau Of Account Management, 3607 Rosemont Avenue Ste 502, Camp Hill, PA 17011-6943  
4623939 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,  
Tucson, AZ 85712-1083  
4585882 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696  
4585885 +Credit Bureau of York, Inc., 33 South Duke Street, York, PA 17401-1485  
4585888 +Creditech, 50 North 7th Street, Bangor, PA 18013-1791  
4585892 Family Practice Center, 7 Dock Hill Road, Middleburg, PA 17842-8910  
4585896 Frontier Communications, 19 John St, Middletown, PA 19040  
4585899 +Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301  
4585901 +Imagine, POB 105555, Atlanta, GA 30348-5555  
4647586 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4585874 +James P Sheppard Esquire, 2201 North Second Street, Harrisburg, PA 17110-1007  
4585903 +KML Law Group, Ste 500 BNY Mellon Independence Ctr, 701 Market Street,  
Philadelphia, PA 19106-1538  
4585873 +Klotz Crystal Ann, 245 East Spruce Street, Williamstown, PA 17098-1418  
4585872 +Klotz Jeremy Arron, 245 East Spruce Street, Williamstown, PA 17098-1418  
4596843 LEHIGH ANESTHESIA ASSOC PC, C/O HAMILTON LAW GROUP, PO BOX 90301,  
ALLENTOWN, PA 18109-0301  
4585906 MidPenn Bank, 4642 US 209, Elizabethtown, PA 17023  
4585907 National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036  
4615677 Navient Solutions, Inc on Behalf of the, Department of Education, Navient Solutions, Inc,  
Department of Education Loan Services, P O Box 9635, Wilkes-Barre, PA 18773-9635  
4593333 Navient Solutions, Inc. On Behalf of, Educational Credit Management Corp, P.O. box 16408,  
Saint Paul, MN 55116-0408  
4585917 +PPL, 2 North 9th Street CPC-GENN1, Allentown, PA 18101-1179  
4585910 #+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425  
4585912 Penn State Hershey Medical Center, PO Box 643313, Pittsburgh, PA 15264-3313  
4585911 +Penn State Hershey Medical Center, 500 University Drive, Hershey, PA 17033-2390  
4585913 +Pinnacle Credit Service, 7900 Highway 7 #100, Saint Louis, MN 55426-4045  
4585915 +Potts & Monger Sanitation Inc, 18 Potts Rd, Pine Grove, PA 17963-9600  
4585916 +Pottsville Emergency Physicians, 420 South Jackson Street, Pottsville, PA 17901-3625  
4585923 +SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap On Credit, 950 Technology Way Ste 301,  
Libertyville, IL 60048)  
4585921 +Schuylkill Medical Center South, 420 South Jackson Street, Pottsville, PA 17901-3692  
4585922 +Shipley Energy, 7540 Linglestown Rd, Harrisburg, PA 17112-9427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4585875 +EDI: CINGMIDLAND.COM Aug 14 2018 23:08:00 ATT Wireless, PO Box 537104,  
Atlanta, GA 30353-7104  
4588405 EDI: AIS.COM Aug 14 2018 23:08:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4585876 +E-mail/Text: EBN\_Greensburg@ReceiveMORERP.com Aug 14 2018 19:07:20  
Berks Credit And Collections Inc, 900 Corporate Drive, Reading, PA 19605-3340  
4585879 +EDI: CAPITALONE.COM Aug 14 2018 23:09:00 CACH LLC, C/O Capital One, PO Box 30253,  
Salt Lake City, UT 84130-0253  
4585880 EDI: CAPITALONE.COM Aug 14 2018 23:09:00 Capital One, PO Box 85520, Richmond, VA 23285  
4622122 +E-mail/Text: bncmail@w-legal.com Aug 14 2018 19:07:08 CERASTES, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4585881 +EDI: CAPITALONE.COM Aug 14 2018 23:09:00 Capital One Bank USA NA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4629004 +E-mail/Text: bankruptcy@cavps.com Aug 14 2018 19:07:08 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4585883 +EDI: CITICORP.COM Aug 14 2018 23:08:00 Citibank NA, 100 Citibank Drive,  
San Antonio, TX 78245-3202  
4585884 +E-mail/Text: shornbeck@peritusservices.com Aug 14 2018 19:07:17 Complet Credit Solutions,  
2921 Brown Trail, Bedford, TX 76021-4144  
4585886 +EDI: RCSFNBMARIN.COM Aug 14 2018 23:08:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
4585887 +EDI: RCSFNBMARIN.COM Aug 14 2018 23:08:00 Credit One Bank, PO Box 98875,  
Las Vegas, NV 89193-8875  
4585889 +EDI: NAVIENTFKASMDOE.COM Aug 14 2018 23:09:00 Department Of Ed Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
4585890 +EDI: DCI.COM Aug 14 2018 23:09:00 Diversified Consultants, PO Box 551268,  
Jacksonville, FL 32255-1268  
4585891 E-mail/Text: bknotice@ercbpo.com Aug 14 2018 19:07:07 Enhanced Recovery Corp,  
8014 Bayberry Road, Jacksonville, FL 32256-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4585893 +EDI: AMINFOFP.COM Aug 14 2018 23:08:00 First Premier Bank, 601 S Minnesota Avenue,  
Sioux Falls, SD 57104-4868

4585895 +EDI: AMINFOFP.COM Aug 14 2018 23:08:00 First Premier Bank, 3820 N Louise Avenue,  
Sioux Falls, SD 57107-0145

4585897 +EDI: RMSC.COM Aug 14 2018 23:09:00 GE Capital Retail Bank, PO Box 4571,  
Carol Stream, IL 60197-4571

4585898 +EDI: PHINAMERI.COM Aug 14 2018 23:08:00 GM Financial, PO Box 181145,  
Arlington, TX 76096-1145

4585900 +EDI: IIC9.COM Aug 14 2018 23:09:00 IC System Inc., PO Box 64378,  
Saint Paul, MN 55164-0378

4585902 +E-mail/Text: BKRMailOPS@weltman.com Aug 14 2018 19:06:57 Kay Jewelers, 375 Ghent Road,  
Fairlawn, OH 44333-4600

4585905 +EDI: MID8.COM Aug 14 2018 23:08:00 Midland Funding, 8875 Aero Drive Ste 200,  
San Diego, CA 92123-2255

4585909 +E-mail/Text: Bankruptcies@nragroup.com Aug 14 2018 19:07:18 NTL Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036

4585908 +EDI: NAVIENTFKASMSERV.COM Aug 14 2018 23:08:00 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500

4585914 EDI: PRA.COM Aug 14 2018 23:08:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502

4634785 EDI: PRA.COM Aug 14 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4632820 +EDI: JEFFERSONCAP.COM Aug 14 2018 23:08:00 Premier Bank, LLC,  
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

4599133 +EDI: JEFFERSONCAP.COM Aug 14 2018 23:08:00 Premier Bankcard, LLC.,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

4585919 E-mail/Text: bankruptcy@remitcorp.com Aug 14 2018 19:07:05 Remit Corporation,  
36 W Main Street, Bloomsburg, PA 17815

4585918 E-mail/Text: bankruptcy@remitcorp.com Aug 14 2018 19:07:05 Remit Corporation,  
36 West Main Street, Bloomsburg, PA 17815

4585924 +E-mail/Text: nailda@centralcreditaudit.com Aug 14 2018 19:07:18  
Statewide Tax Recovery, Inc., PO Box 752, Sunbury, PA 17801-0752

4585925 +EDI: RMSC.COM Aug 14 2018 23:09:00 Walmart Synchrony Bank, PO Box 965024,  
Orlando, FL 32896-5024

4585926 +EDI: BLUESTEM Aug 14 2018 23:09:00 Webbank, 215 S State St Ste 800,  
Salt Lake City, UT 84111-2339

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4585894\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

4585904 ##+Lehigh Anesthesia Associates PC, 5000 Tilghman St. Suite 240, Allentown, PA 18104-9150

4585920 ##+RJM Acquisitions LLC, 575 Underhill Blvd. Suite 2, Syosset, NY 11791-3416

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James P Sheppard on behalf of Debtor 1 Jeremy Arron Klotz jamespsheppard@comcast.net,  
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com  
James P Sheppard on behalf of Debtor 2 Crystal Ann Klotz jamespsheppard@comcast.net,  
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Jeremy Arron Klotz  
First Name Middle Name Last Name

Debtor 2 Crystal Ann Klotz  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-05823-HWV**

Social Security number or ITIN **xxx-xx-9899**  
EIN --

Social Security number or ITIN **xxx-xx-1354**  
EIN --

**Order of Discharge**

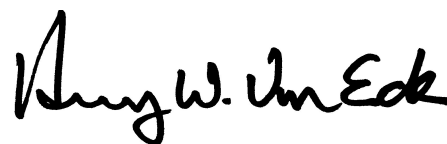
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy Arron Klotz  
aka Jeremy A. Klotz

Crystal Ann Klotz  
aka Crystal A. Klotz, aka Crystal Ann Leinbach

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

August 14, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**